

Insurance Commission
Easton Town Hall Conference Room A
Special Meeting Minutes
Wednesday, October 29, 2014
7:00 p.m.

Present: Gerry O'Brien-Chair, Adam Dunsby, Randy Hicks, Ronald Berry.
Also present: Grace Stanczyk, James Tomchik-Merit Insurance, Jackie Lazowski-CIRMA Underwriter.
Absent: Pete Pisaretz

Discussion and possible action on 2015 Workers Compensation and LAP coverage.

Jackie Lazowski, Cirma underwriter, stated that Cirma is looking at a preliminary overall 5% (five) increase for the 2015-16 fiscal year, if our workers' compensation claims continue positive.

Jim Tomchik presented a Workers' Compensation 5 year overview showing a positive trending.

Adam Dunsby, First Selectman, is developing a comprehensive plan for safety and procedures in order to help reduce the possibility of employees' workers comp injuries. Randy Hicks will bring this issue to the Board of Education.

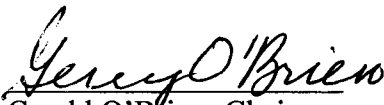
I brought up the issue of liability coverage for the fire department as Peter Neary had concerns of coverage. Jim Tomchik is researching this issue and get back to the commission.

The next meeting is scheduled in February 10, 2015 to review budget information.

The 2015 Calendar meeting of the Commission will continue on an "As need basis".

Meeting adjourned at 8:29 p.m.

Respectfully submitted,


Gerald O'Brien -Chair

**Town of Easton
Workers' Compensation**

Year	Incurred Losses	Premium Paid	Loss Ratio
2009-2010	\$325,047	\$266,285	122%
2010-2011	\$341,035	\$305,390	112%
2011-2012	\$32,603	\$336,339	10%
2012-2013	\$2,206,712	\$384,865	573%
2013-2014	\$46,273	\$494,309	9%
TOTAL FOR 5 YEARS	\$2,951,670	\$1,787,188	165%